



UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	<p>Order Filed on October 17, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey</p> <p>CASE NO.: 16-18400-KCF</p> <p>CHAPTER 13</p> <p>HEARING DATE: 09/12/2018</p> <p>JUDGE: Kathryn C. Ferguson</p>
<p>Caption in Compliance with D.N.J. LBR 9004-1(b)</p> <p>Robertson, Anschutz & Schneid, P.L. Attorneys for Secured Creditor 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 Telephone No.: 973-575-0707 (local) Telephone No.: 561-241-6901 (main)</p> <p>Laura M. Eggerman (LE-8250) <i>Aleisha E. Jennings 049302015</i></p>	
<p>In Re:</p> <p>ARTHUR STANLEY ENGEL and RONNIE JUDITH ENGEL,</p> <p>Debtors.</p>	

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby
ORDERED.

DATED: October 17, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Secured Creditor: Nationstar Mortgage LLC d/b/a Champion Mortgage Company

Secured Creditor's Counsel: Robertson, Anschutz & Schneid, P.L.

Debtor's Counsel: William H. Oliver, Jr., Esq.

Property Involved ("Collateral"): 31 Chelsea Road, Jackson, New Jersey 08527

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for post-petition property taxes, in the amount of \$8,215.02
- ☐ The Debtor is overdue for ___ payments, from _____ to _____, at \$_____ per month.
- ☐ The Debtor is overdue for ___ payments, from _____ to _____, at \$_____ per month.
- ☐ The Debtor is assessed for _____ late charges at \$_____ per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$8,215.02.

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$_____. Payment shall be made no later than _____.
- ☐ Beginning on _____, regular monthly mortgage payments shall continue to be made in the amount of \$_____.
- ☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$_____ for _____ months.

■ The amount of \$8,215.02 shall be capitalized in the debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within twenty-one (21) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment:

☐ Regular monthly payment:

☐ Monthly cure payment:

4. In the event of Default:

■ If the Debtor fails to make the immediate payment specified above or fails to timely make tax payments within thirty (30) days of the date the payments are due and maintain insurance coverage and provide proof of same, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.

William H. Oliver, Jr, Esq.
Attorney for Debtor(s)
Date: _____

Laura M. Eggerman, Esq.
Attorney for Secured Creditor
Date: 10/4/18

Aleisha C. Jennings